

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
New Jersey**In Re: **Nanda Parbattie Dasrat**Case No.: **23-10283**Judge: **JKS**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☒ Original☐ Modified/Notice RequiredDate: 2/2/23☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ DGB Initial Debtor: /s/ NPD Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor shall pay \$300.00 Monthly to the Chapter 13 Trustee, starting in February 2023 for approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	\$2750.00
Marie Ann Greenberg, Ch. 13 Trustee	Trustee commissions	unknown
Internal Revenue Service	Taxes and certain other debts	unknown
State of New Jersey Division of Taxation	Taxes and certain other debts	unknown

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

-NONE-					
--------	--	--	--	--	--

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**  
 Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**  
 The following secured claims are unaffected by the Plan:  
Creditor  
 Select Portfolio Servicing - mortgage current (paid by husband)

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR**

**3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ **NONE**

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: February 2, 2023

/s/ Nanda Parbattie Dasrat

Nanda Parbattie Dasrat

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: February 2, 2023

/s/ David G. Beslow

David G. Beslow

Attorney for the Debtor(s)

In re:  
Nanda Parbattie Dasrat  
Debtor

Case No. 23-10283-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 09, 2023

User: admin  
Form ID: pdf901

Page 1 of 5  
Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db	+ Nanda Parbattie Dasrat, 65 Salter Place, Belleville, NJ 07109-1164
519810437	+ C Tech Collection, Inc, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2026
519810436	+ C Tech Collection, Inc, Attn: Bankruptcy Department, 5505 Nesconset Hwy, Suite 200, Mount Sinai, NY 11766-2026
519810465	+ Citibank, NA, successor by merger to, Department Stores National Bank, Rubin & Rothman, LLC, 190 North Avenue East, Cranford, NJ 07016-2444
519810464	+ Citibank, NA, successor by merger to, Department Stores National Bank c/o, Rubin & Rothman LLC, 1787 Veterans Memorial Highway, Islandia, NY 11749-1500
519810466	+ Citibank, NA, successor by merger to, Department Stores National Bank, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519810495	+ Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
519810506	+ Synco/Old Navy, P.o. Box 8803, Wilmington, DE 19899-8803
519810523	+ Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519810529	+ Wells Fargo/Furniture Marketing Group, Po Box 14517, Des Moines, IA 50306-3517
519810528	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 09 2023 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 09 2023 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519810428	+ Email/Text: backoffice@affirm.com	Feb 09 2023 20:54:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519810431	+ Email/Text: backoffice@affirm.com	Feb 09 2023 20:54:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
519810434	+ Email/PDF: bncnotices@becket-lee.com	Feb 09 2023 21:05:28	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519810435	+ Email/PDF: bncnotices@becket-lee.com	Feb 09 2023 21:05:04	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519810438	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 09 2023 21:05:12	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810448	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 09 2023 21:04:57	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519823041	+ Email/PDF: ebn_ais@aisinfo.com	Feb 09 2023 21:05:10	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519810461	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:16	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
519810460	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:27	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Feb 09, 2023

Form ID: pdf901

Total Noticed: 80

519810463	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:03	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
519810462	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:28	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519810467	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:28	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519810468	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:28	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
519810470	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:03	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
519810469	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:28	Citibank/Sears, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
519810471	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/Dress Barn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519810472	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/Dress Barn, Po Box 182789, Columbus, OH 43218-2789
519810475	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519810476	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/Overstock, Po Box 182120, Columbus, OH 43218-2120
519810478	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
519810477	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519810473	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/mandee, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519810474	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2023 20:53:00	Comenity Bank/mandee, Po Box 182789, Columbus, OH 43218-2789
519810492	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:03	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519816382	Email/Text: mrdiscen@discover.com	Feb 09 2023 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519810481	+ Email/Text: mrdiscen@discover.com	Feb 09 2023 20:53:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
519810479	+ Email/Text: mrdiscen@discover.com	Feb 09 2023 20:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519810483	^ MEBN	Feb 09 2023 20:48:23	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519810484	^ MEBN	Feb 09 2023 20:48:25	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
519810485	^ MEBN	Feb 09 2023 20:49:27	Experian, P.O. Box 2002, Allen, TX 75013-2002
519810486	^ MEBN	Feb 09 2023 20:48:57	Experian, P.O. Box 4500, Allen, TX 75013-1311
519810487	+ Email/Text: bankruptcy@firstelectronic.com	Feb 09 2023 20:54:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519810488	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 09 2023 20:54:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
519810489	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 09 2023 20:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519810458	Email/PDF: ais.chase.ebn@aisinfo.com		



District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Feb 09, 2023

Form ID: pdf901

Total Noticed: 80

		Feb 09 2023 21:05:12	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519810459	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2023 21:04:57	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519826188	+ Email/Text: RASEBN@raslg.com	Feb 09 2023 20:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519810490	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 09 2023 20:53:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519810491	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 09 2023 20:53:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519810493	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2023 21:05:28	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
519810494	+ Email/PDF: pa_dc_claims@navient.com	Feb 09 2023 21:05:15	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
519810495	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 09 2023 21:05:14	Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
519810502	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 09 2023 20:53:00	State of New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245
519810497	+ Email/Text: DeftBkr@santander.us	Feb 09 2023 20:53:00	Santander Bank, Po Box 12646, Reading, PA 19612-2646
519810496	+ Email/Text: DeftBkr@santander.us	Feb 09 2023 20:53:00	Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
519810498	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 09 2023 20:53:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519810499	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 09 2023 20:53:00	Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211
519810501	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 09 2023 20:54:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519810500	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 09 2023 20:54:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519810504	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:25	Syncb/Car Care, C/o Po Box 965036, Orlando, FL 32896-0001
519810503	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:13	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519810505	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:04:59	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519810507	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519810509	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:25	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
519810511	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:14	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519810512	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:14	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519810515	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:25	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
519810513	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:13	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Feb 09, 2023

Form ID: pdf901

Total Noticed: 80

519810517	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:13	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519810518	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:25	Synchrony/Ashley Furniture Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
519810519	^ MEBN	Feb 09 2023 20:49:08	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
519810520	^ MEBN	Feb 09 2023 20:49:15	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519810522	+ Email/Text: LCI@upstart.com	Feb 09 2023 20:53:00	Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
519810521	+ Email/Text: LCI@upstart.com	Feb 09 2023 20:53:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519810524	+ Email/PDF: gecsed@recoverycorp.com	Feb 09 2023 21:05:14	Walmart Credit Services/Capital One, Po Box 965024, Orlando, FL 32896-5024
519810526	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2023 21:05:26	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
519810525	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2023 21:05:26	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519810527	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2023 21:05:26	Wells Fargo Hm Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 70

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519810429	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519810430	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519810432	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
519810433	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
519810439	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810440	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810441	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810442	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810443	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810444	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810445	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810446	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810447	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519810449	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810450	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810451	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810452	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810453	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810454	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810455	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810456	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810457	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519810482	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
519810480	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519810508	*+	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519810510	*+	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
519810516	*+	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
519810514	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Feb 09, 2023

Form ID: pdf901

Total Noticed: 80

TOTAL: 0 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Nanda Parbattie Dasrat yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2020-RPL1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4